

<i>SERFF Tracking Number:</i>	<i>MUTM-127259715</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49079</i>
<i>Company Tracking Number:</i>	<i>SHELLY KAIPUST</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11827_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11827_0511</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127259715 State: Arkansas
ML11827_0511

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 49079

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: SHELLY KAIPUST

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Shelly Kaipust

Disposition Date: 07/12/2011

Date Submitted: 06/17/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: ML11827_0511

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Created By: Shelly Kaipust

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Shelly Kaipust

Filing Description:

NAIC# 261-71412

FEIN# 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

ML11827_0511

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127259715 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49079
Company Tracking Number: SHELLY KAIPUST
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - ML11827_0511
Project Name/Number: Long Term Care Advertising/ML11827_0511

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

Company and Contact

Filing Contact Information

Michelle Kaipust, Senior Policy Drafting and Regulatory Assistant shelly.kaipust@mutualofomaha.com
Mutual of Omaha 402-351-8391 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: *MUTM-127259715* *State:* *Arkansas*
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Company Tracking Number: *SHELLY KAIPUST*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Advertising - ML11827_0511*
Project Name/Number: *Long Term Care Advertising/ML11827_0511*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	06/17/2011	48819956

<i>SERFF Tracking Number:</i>	<i>MUTM-127259715</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/12/2011	07/12/2011

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Disposition

Disposition Date: 07/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memo of Variability	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes

SERFF Tracking Number: MUTM-127259715 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49079

Company Tracking Number: SHELLY KAIPUST

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Form Schedule

Lead Form Number: ML11827_0511

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	ML11827_0	Advertising Letter	Initial		0.000	ML11827_05
Closed	511					11.pdf
07/12/2011						

MUTUAL OF OMAHA INSURANCE COMPANY



Long-term care insurance can help you stay in your own home longer, so you can keep living life your way.

When the need for long-term care arises, initial care often can be provided at home with help from family and friends. But even informal care can involve extra expenses. Now, you can choose a long-term care insurance policy from Mutual of Omaha Insurance Company which provides cash benefits that may be used to help cover *any type of long-term care expense* when you need care. And, the cash benefits are based on your very first day of qualified need.

Whether you need care in your own home or services in an assisted living facility or nursing home, you can choose a policy that provides benefits to help pay for this care. And you can request the type of payments you prefer - traditional reimbursement of expenses to your healthcare provider or monthly cash benefits. Simply put, the policy you choose may help give you freedom to keep living life the way you want...receiving the care that's best for you.

The need for long-term care can happen at any age. I hope you'll allow me to show you how our policies may help keep you in control of your care options. Please call or e-mail me soon. I'll be happy to review your long-term care insurance needs at no cost or obligation.

[Agent Name]

[Agent Phone]

[Agent E-mail]

P.S. Some people mistakenly believe long-term care insurance is too expensive. Many of our customers tell us it turned out to be more affordable than they thought. Be sure to ask me about a variety of options that could significantly lower your cost.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001, [1-800-775-6000]. Policy forms LTC09M, LTC09M-AG (or state equivalent).). In ID: LTC09M-ID, LTC09M-AG-ID, In NC: LTC09M-NC, LTC09M-AG-NC, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M-OR, LTC09M-AG-OR, In PA: LTC09M-PA, LTC09M-AG-PA, In WA: LTC09M-WA, LTC09M-AG-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.

This is a solicitation of insurance. An insurance agent may contact you by telephone to provide additional information (in WA: producer).

ML11827_0511

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Memo of Variability	Filed-Closed	07/12/2011
Comments:			
Attachment:			
VM-ML11827_0511.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM ML11827_0511

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

[1-800-775-6000]

Explanation

The phone number is variable in case it changes in the future.

[Agent Name] [Agent Phone Number] [Agent Email]

Agent name sending the letter. Agent Phone Number will be the agent's phone number. Agent Email will be the agent's email address.